

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MARIA A. STITT

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-10445 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/21/2015 and confirmed on 7/9/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		7,022.12
Less Refunds to Debtor	161.67	
TOTAL AMOUNT OF PLAN FUND		6,860.45

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,700.00	
Trustee Fee	299.38	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		3,999.38

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 3393				
	PNC MORTGAGE	0.00	0.00	0.00	0.00
	Acct: 7091				
	ERIE COMMUNITY CU	0.00	0.00	0.00	0.00
	Acct: 1005				
	*** NONE ***				

Priority					
	PAUL W MCEL RATH JR ESQ	3,700.00	3,700.00	0.00	0.00
	Acct:				
	MARIA A. STITT	0.00	0.00	0.00	0.00
	Acct:				
	MARIA A. STITT	161.67	161.67	0.00	0.00
	Acct:				
	MCEL RATH LEGAL HOLDINGS LLC	0.00	0.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	PRA/PORTFOLIO RECOVERY ASSOC	2,718.67	575.95	0.00	575.95
	Acct: 1998				
	ECMC(*)	314.49	66.42	0.00	66.42
	Acct: 2750				
	ECMC(*)	123.10	26.00	0.00	26.00
	Acct: 2750				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 0001				
	BARCLAYS BANK DELAWARE	0.00	0.00	0.00	0.00
	Acct: 0244				
	BANK OF AMERICA NA***++	0.00	0.00	0.00	0.00
	Acct: 5870				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,097.23	444.30	0.00	444.30
	Acct: 2219				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00

15-10445 TPA

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4055				
	CREDIT COLLECTION SERVICES++	0.00	0.00	0.00	0.00
	Acct: 1744				
	FIRST NATIONAL BANK OF OMAHA(*)	2,921.84	618.99	0.00	618.99
	Acct: 6233				
	L ROSS	0.00	0.00	0.00	0.00
	Acct: 1332				
	MITCH STITT	0.00	0.00	0.00	0.00
	Acct: ?				
	PA STATE EMPLOYEES CU/PSECU	0.00	0.00	0.00	0.00
	Acct: 0205				
	PRIMARY HEALTH NETWORK	0.00	0.00	0.00	0.00
	Acct: ?				
	PRA RECEIVABLES MANAGEMENT LLC - ,	3,162.74	670.03	0.00	670.03
	Acct: 7493				
	ECMC(*)	613.37	129.54	0.00	129.54
	Acct: 2750				
	ECMC(*)	461.58	97.48	0.00	97.48
	Acct: 2750				
	PRA RECEIVABLES MANAGEMENT LLC - ,	1,096.80	232.36	0.00	232.36
	Acct: 7262				
	UPMC++	0.00	0.00	0.00	0.00
	Acct: ?				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 8096				
					<hr/> 2,861.07

TOTAL PAID TO CREDITORS

2,861.07

TOTAL CLAIMED

PRIORITY 0.00

SECURED 0.00

UNSECURED 13,509.82

Date: 07/29/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MARIA A. STITT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-10445 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Maria A. Stitt
 Debtor

Case No. 15-10445-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Jul 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2020.

db #+Maria A. Stitt, PO Box 9, Crown, PA 16220-0009
 cr +Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
 cr +Mitch A. Stitt, 648 Mays Road, Clarion, PA 16214-5614
 14031478 +Aes/Psecu, Po Box 61047, Harrisburg, PA 17106-1047
 14031481 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
 14031480 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 14336072 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 14066580 +Erie Community Credit Union, Carol F. Messenger, Payment Solutions Ma, 1129 State Street,
 Erie, PA 16501-1911
 14031485 +Erie Community Fcu, 1129 State St, Erie, PA 16501-1911
 14031486 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
 14031487 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
 14046823 +Mitch Stitt, 980 Madden Drive, Lucinda, PA 16235-1414
 14034010 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
 (address filed with court: First National Bank of Omaha, 1620 Dodge St., Stop Code 3105,
 Omaha, NE 68197)
 14056005 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14116448 +PNC Bank, N.A., Attn: Bankruptcy Department, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 14046827 +PNC Mortgage, Bankruptcy Department, Mail: B6-YM07-01-8, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 14031490 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 14046828 +Primary Health Network, P.O. Box 716, Sharon, PA 16146-0716
 14031491 +Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 14031492 +Slsc Pa State Emp Cr U, Po Box 61047, Harrisburg, PA 17106-1047
 14046835 UPMC, PO Box 371842, Pittsburgh, PA 15250-7842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Aug 01 2020 09:50:49
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 14031479 +E-mail/Text: ally@ebn.phinsolutions.com Aug 01 2020 04:27:16 Ally Financial,
 200 Renaissance Ctr, Detroit, MI 48243-1300
 14031482 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 01 2020 04:35:42 Cap One Na,
 Po Box 26625, Richmond, VA 23261-6625
 14031483 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 01 2020 04:34:55 Cap1/Ymaha,
 90 Christiana Rd, New Castle, DE 19720-3118
 14057882 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 01 2020 04:35:40 Capital One, N.A.,
 PO Box 71083, Charlotte, NC 28272-1083
 14046819 +E-mail/Text: bankruptcy_notifications@ccsusa.com Aug 01 2020 04:29:02
 Credit Collection Services, Two Wells Avenue, Dept. 9135, Newton, MA 02459-3225
 14031488 +E-mail/Text: bankruptcy@huntington.com Aug 01 2020 04:28:12 Huntington National Ba,
 7 Easton Oval, Columbus, OH 43219-6060
 14031484 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 01 2020 04:36:26 Chase Card,
 Po Box 15298, Wilmington, DE 19850
 14046822 +E-mail/Text: support@ljross.com Aug 01 2020 04:27:35 L.J. Ross, PO Box 6099,
 Jackson, MI 49204-6099
 14046824 +E-mail/Text: egssupportservices@alorica.com Aug 01 2020 04:28:30 NCO Financial,
 507 Prudential Road, Horsham, PA 19044-2308
 14031489 +E-mail/Text: bankruptcynotices@psecu.com Aug 01 2020 04:28:48 P S E C U,
 1500 Elmerton Ave, Harrisburg, PA 17110-2990
 14093750 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 01 2020 09:30:04
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14039376 E-mail/PDF: rmscedi@recoverycorp.com Aug 01 2020 09:50:49
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 14031493 +E-mail/PDF: gecsedirecoverycorp.com Aug 01 2020 09:04:34 Synch/Jc Penney Dc,
 Po Box 965007, Orlando, FL 32896-5007
 14031494 +E-mail/PDF: gecsedirecoverycorp.com Aug 01 2020 09:04:34 Synch/Jcp, Po Box 965007,
 Orlando, FL 32896-5007
 14031495 +E-mail/PDF: gecsedirecoverycorp.com Aug 01 2020 09:04:34 Synch/Walmart, Po Box 965024,
 Orlando, FL 32896-5024
 14046834 +E-mail/PDF: gecsedirecoverycorp.com Aug 01 2020 09:04:34 Synchrony Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association
 cr PNC Bank, National Association

District/off: 0315-1

User: jmar
Form ID: pdf900

Page 2 of 2
Total Noticed: 38

Date Rcvd: Jul 31, 2020

cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14046814* +Aes/Psecu, Po Box 61047, Harrisburg, PA 17106-1047
14046816* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
14046815* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
14046817* +Cap One Na, Po Box 26625, Richmond, VA 23261-6625
14046820* +Erie Community Fcu, 1129 State St, Erie, PA 16501-1911
14046821* +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
14046818* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card, Po Box 15298, Wilmington, DE 19850)
14046825* +P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14046826* +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
14046829* +Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14046830* +Slsc Pa State Emp Cr U, Po Box 61047, Harrisburg, PA 17106-1047
14046831* +Syncb/Jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007
14046832* +Syncb/Jcp, Po Box 965007, Orlando, FL 32896-5007
14046833* +Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024

TOTALS: 2, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Bank, National Association
andygornall@latouflawfirm.com
Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,
ewassall@logs.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroupp@kmlawgroup.com
Jennifer B. Hirneisen on behalf of Creditor Erie Community Credit Union jhirneisen@mijb.com,
sburick@mijb.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Maria A. Stitt ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stuart P. Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com,
cblack@udren.com
Tina M. Fryling on behalf of Creditor Mitch A. Stitt tinafryling@gmail.com,
tfryling@mercyhurst.edu/r53088@notify.bestcase.com

TOTAL: 9